

### **Amendments to the Claims:**

The listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (Currently Amended) A method for managing loan products on a server, said method comprising the server performing steps of:

receiving by a computer processor of the server a commitment contract, the commitment contract specifying a number of loan products to be fulfilled as a group to satisfy said commitment contract;

automatically managing by said processor one or more underwriting criteria for said loan products, wherein one of said loan products has a corresponding group of underwriting criteria, and wherein automatically managing comprises automatically evaluating the underwriting criteria, calculating and assigning by said processor a fulfillment grade to a funded loan based on data stored in a database of funded loans for said loan products, and automatically executing actions to fulfill the commitment contract according to the underwriting criteria with the specified number of loan products, wherein the fulfillment grade is based on a reliability score for data obtained during a fulfillment process including a verification by the processor of an electronic certificate associated with a borrower of the funded loan;

automatically generating loan documents for said loan products for signature by a borrower when said one or more underwriting criteria are fulfilled; and

accepting one or more of an electronic certificate of the borrower and a biometric signature of the borrower as a signature on the loan documents.

2. (Original) The method of claim 1, wherein the step of managing one or more underwriting criteria comprises the steps of: receiving said underwriting criteria from one or more financial institutions; storing said underwriting criteria on said server; and providing to a first financial institution a group of underwriting criteria corresponding to one of said loan products.

3. (Previously Presented) The method of claim 1, wherein the step of managing one or more underwriting criteria comprises maintaining in a database a data record of funded loans for said loan products.

4. (Previously Presented) The method of claim 1, wherein said fulfillment grade is based on a reliability of data obtained during a fulfillment process.

5. (Previously Presented) The method of claim 1, further comprising:  
storing data in the data record indicating how many of said number of loan products still need to be fulfilled to satisfy said commitment contract; and  
transmitting over a network to a client computer said indication as data for display in response to a request of the client computer.

6. (Currently Amended) The method of claim 3, ~~wherein said record includes~~ further comprising comprises:

updating the data record in response to receiving one or more of: a date said funded loans were funded, a loan amount of each of the funded of loans, an origination date of each of the funded loans, an interest rate of each of the funded loans, a property location of each of the funded loans, a secondary financing of each of the funded loans, a point for each of the funded loans, a lender of each of the funded loans, a loan processor of each of the funded loans, an underwriter of each of the funded loans, and a purchaser of each of the funded loans.

7-35. (Cancelled)

36. (Previously Presented) The method of claim 1, wherein the step of automatically managing one or more underwriting criteria comprises the steps of:

automatically providing a list of non-automated tasks that need manual action.

37. (Previously Presented) The method of claim 36, wherein automatically providing the list comprises automatically providing the list to one of a processor and an underwriter.

38. (Previously Presented) The method of claim 1, wherein the step of automatically managing one or more underwriting criteria comprises the steps of:

receiving said underwriting criteria from one or more financial institutions;

automatically satisfying said underwriting criteria on said server.

39. (Previously Presented) The method of claim 1, wherein the commitment contract comprises a contract between a secondary market investor and a primary mortgage lender, and

wherein the number of loan products comprises at least one quantity of at least one type of unfunded loan product.

40. (Currently Amended) A method for managing loan products on a server, said method comprising the server performing steps of:

receiving by a computer processor of the server a commitment contract between a secondary market investor and a primary mortgage bank, the commitment contract specifying a quantity of not yet funded loan products to be fulfilled as a group to satisfy said commitment contract; and

automatically managing by said processor one or more underwriting criteria for said loan products, wherein one of said loan products has a corresponding group of underwriting criteria, and wherein automatically managing comprises calculating and assigning by said processor a fulfillment grade to funded loans based on data stored in a database of funded loans for said loan products and automatically executing actions to fulfill the commitment contract according to the underwriting criteria with the specified number of loan products;

automatically generating loan documents for said loan products for signature by a borrower when said one or more underwriting criteria are fulfilled; and

accepting one or more of an electronic certificate of the borrower and a biometric signature of the borrower as a signature on the loan documents.

41. (Previously Presented) The method of claim 40, wherein the step of automatically managing one or more underwriting criteria comprises the steps of:

automatically providing a list of non-automated tasks that need manual action.

42. (Previously Presented) The method of claim 41, wherein automatically providing the list comprises automatically providing the list to one of a processor and an underwriter.

43. (Previously Presented) The method of claim 40, wherein the step of automatically managing one or more underwriting criteria comprises the steps of:

receiving said underwriting criteria from one or more financial institutions;  
automatically satisfying said underwriting criteria on said server.

44. (Previously Presented) The method of claim 1, wherein receiving by a computer comprises receiving from a client computer over a network, and wherein automatically executing actions comprises the server transmitting data over the network to the client.

45. (Previously Presented) The method of claim 2, wherein receiving said underwriting criteria comprises receiving from one or more client computers over a network, and wherein providing to a first financial institution comprises providing the group of underwriting criteria by transmitting data over the network for display at a client computer.

46. (Currently Amended) The method of claim 1, wherein the verification of the ~~digital~~ electronic certificate by the processor includes verification of ~~[[a]]~~ the biometric signature.

47. (New) The method of claim 1, wherein verification of the electronic certificate by the processor includes verification of a handwritten signature of the buyer captured by an electronic pad.